

Fill in this information to identify the case:

Debtor 1	KEVIN P KOWALCZYK
Debtor 2 (Spouse, if filing)	DEBRA L KOWALCZYK
United States Bankruptcy Court for the:	<u>Western District of Pennsylvania</u>
Case Number:	<u>17-23687CMB</u>

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	BANK OF NEW YORK MELLON - TRUSTEE	Court claim no. (if known):	10
Last 4 digits of any number you use to identify the debtor's account	9 4 2 3		
Property Address:	285 HUSTON RD FORD CITY PA 16226		

Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>23,719.46</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>23,719.46</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>23,719.46</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$948.68

The next postpetition payment is due on

11 / 1 / 2022
MM / DD / YYYY
 Mortgage is paid directly by the debtor(s).

Debtor 1 KEVIN P KOWALCZYK
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour
Signature

Date 01/06/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1

KEVIN P KOWALCZYK

Name

Case number (if known) **17-23687CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
08/25/2020	1168821	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	444.08
01/25/2021	1184028	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	370.49
02/22/2021	1187093	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	642.76
03/26/2021	1190325	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	3,438.41
04/26/2021	1193617	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	642.76
05/25/2021	1196761	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	642.76
06/25/2021	1199573	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	642.76
09/24/2021	1209095	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,417.27
01/26/2022	1221375	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,881.33
05/25/2022	1233287	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	950.49
06/27/2022	1236324	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	988.46
07/26/2022	1239337	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	901.61
08/24/2022	1242233	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,418.07
09/27/2022	1245126	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,806.47
10/25/2022	1247991	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,853.00
11/23/2022	1250787	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,678.74
				23,719.46

MORTGAGE REGULAR PAYMENT (Part 3)

03/28/2018	1072971	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	4,071.87
04/24/2018	1076200	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,182.93
05/25/2018	1079419	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	583.24
06/22/2018	1082674	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	914.14
07/26/2018	1085772	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	957.38
08/28/2018	1089042	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	756.15
09/25/2018	1092250	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,105.41
10/29/2018	1095405	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	876.82
11/27/2018	1098671	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,303.67
12/21/2018	1101761	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,357.49
01/25/2019	1104886	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,230.13
02/25/2019	1108158	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,030.83
03/25/2019	1111403	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	953.76
04/26/2019	1114684	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	958.64
05/24/2019	1118060	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,197.30
07/29/2019	1124889	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,410.55
08/27/2019	1128323	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	715.34
09/24/2019	1131763	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	715.88
11/25/2019	1138457	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,455.43
12/23/2019	1141904	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	2,460.40
01/28/2020	1145259	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,216.84
02/25/2020	1148782	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	969.53
03/23/2020	1152329	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	213.41
04/27/2020	1155787	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,261.83
05/26/2020	1159182	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,211.78
06/26/2020	1162557	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,106.46
07/29/2020	1165749	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.37
08/25/2020	1168821	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.37
09/28/2020	1171902	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	440.63
10/26/2020	1175009	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,212.92
11/24/2020	1178099	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,193.88
12/21/2020	1181111	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
01/25/2021	1184028	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
02/22/2021	1187093	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
03/26/2021	1190325	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
04/26/2021	1193617	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
05/25/2021	1196761	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
06/25/2021	1199573	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.95
07/26/2021	1202798	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	440.76
08/26/2021	1205944	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,303.30
09/24/2021	1209095	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,102.55
10/25/2021	1212206	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	440.76
11/22/2021	1215266	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,154.31
12/23/2021	1218284	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,251.54

Debtor 1 KEVIN P KOWALCZYK
Name

Case number (*if known*) 17-23687CMB

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
01/26/2022	1221375	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.87
02/23/2022	1224369	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	495.49
03/25/2022	1227195	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,402.25
04/26/2022	1230258	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.68
05/25/2022	1233287	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.68
06/27/2022	1236324	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.68
07/26/2022	1239337	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.68
08/24/2022	1242233	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.68
09/27/2022	1245126	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	948.68
				<hr/> 57,835.94

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KEVIN P KOWALCZYK
DEBRA L KOWALCZYK
285 HUSTON RD.
FORD CITY, PA 16226

KENNETH STEIDL ESQ
STEIDL & STEINBERG
707 GRANT ST STE 2830
PITTSBURGH, PA 15219

BANK OF NEW YORK MELLON - TRUSTEE CWABS INC A-B-C ET AL
C/O NEW REZ LLC D/B/A SHELLPOINT MTG SVCNG
PO BOX 10826
GREENVILLE, SC 29603

PADGETT LAW GROUP
6267 OLD WATER OAK RD STE 203
TALLAHASSEE, FL 32312

1/6/23

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee